

Town Meeting



BULLETIN OF AMERICA'S TOWN MEETING OF THE AIR

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Are You Preparing To Grow Old Successfully?

Acting Moderator, HOUSTON PETERSON

Speakers

CLAUDE D. PEPPER
MARION B. FOLSOM

DANIEL A. POLING
EUGENE J. KENNEY

Interrogator, GEORGE LAWTON

(See also page 13)

COMING

—June 29, 1948—

What Are the Major Issues in the
Coming Election?

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THE BROADCAST OF JUNE 29:

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Town Meeting

BULLETIN OF AMERICA'S TOWN MEETING OF THE AIR

GEORGE V. DENNY, JR., MODERATOR



JUNE 22, 1948

VOL. 14, No. 9

Are You Preparing To Grow Old Successfully?

Announcer:

Tonight we welcome you to Bound Brook, New Jersey, the thriving industrial center of historic Somerset County, where we are the guests of the Somerset County Community Forum.

It was here to the beautiful Upper Raritan River Valley that Washington brought his small army of Colonials after the battle of Princeton, and that the Young Republic, founded on the principles of liberty and democracy, successfully defended its right to survive. Today, more than a century and a half later, the citizens of Somerset County have banded together in the same spirit to meet the challenge of a changing world.

Tonight's meeting brings to a close the program of the Somerset County Community Forum. For the last few weeks, the Forum, sponsored by business, religious, and other civic organizations, has been conducting an experiment in self-education under the theme of "The World We Want."

And now to preside over our discussion, pinch-hitting for Mr. George V. Denny, Jr., is our moderator, Dr. Houston Peterson, author and professor of philosophy at Rutgers University. Dr. Peterson. (*Applause.*)

Moderator Peterson:

Good evening, everybody. This is, indeed, Houston Peterson, pinch-hitting for George Denny.

Let me at once violate the rules of public speaking and begin with some statistics. Today, nearly 11 millions of our population are over 65. By the year 1980, between 22 and 26 millions will be over 65, and more than one-third of our entire population will be over 45.

As these are the facts, we are facing tonight a tremendous question, "Are You Preparing to Grow Old Successfully?" Or if you are already over 45, are you getting as much out of life as you should? Are you bringing as much to life as you can?

When millions were unem-

ployed during the great depression, men and women in their 40's, you will remember, were considered old and began to be old. But when millions were needed for war production, men and women in their 50's, 60's, 70's, and indeed 80's were found to be useful and happy citizens. Now the emphasis again seems to be on youth, and people in their middle and later years often get the run-around as if experience were a handicap rather than an advantage.

Our speakers tonight are Senator Claude Pepper, Democrat, of Florida, Marion B. Folsom, treasurer of the Eastman Kodak Company, Dr. Daniel A. Poling, president and editor of the *Christian Herald*, and Eugene J. Kenney, former assistant treasurer of the Standard Vacuum Oil Company of New York. And to put them on the spot, we will hear from our special interrogator, Dr. George Lawton, psychologist and author of the forthcoming book, *Aging Creatively*.

And now to begin our discussion, the distinguished United States Senator from Florida and member of the Senate Labor and Public Welfare Committee, the Honorable Claude Pepper, will point out what he thinks our government should do for our older citizens. Senator Pepper. (*Applause.*)

Senator Pepper:

Mr. Chairman, and my fellow

citizens. Our older people are Nation's fathers and mothers, the Bible tells us in the Fifth Commandment, "Honor thy father and thy mother that thy days may be long upon the land which the Lord thy God giveth thee."

Dr. Poling, this evening, will tell you about the intellectual and spiritual side of growing old successfully. Mr. Kenney will point out the essential quality of self-reliance in successful senior citizens. Mr. Folsom will speak about what private enterprise is doing to provide retirement for older workers. My role is to speak of what our government should provide.

Of course, we all know that no man can live by bread alone. Of course, it is the drive within us which makes us all spend ourselves in our various tasks and labors. Of course, older people must have access to adequate medical and hospital care. Certainly they are entitled to decent homes. But what one can expect the public to provide in his old age more than a fair, decent minimum level of living.

What one expects to enjoy in his old age, above the decent necessities of physical existence, must still have to come from what he has saved by diligence and thrift or from some system of insurance, public or private, to which he has made a reasonable contribution.

I know, as you do, what a sense of importance means in sustaining an old person, so I don't want

see any man or woman have to quit his or her job at any arbitrary age. Let them work on as long as they want to and can. And if they cannot do full-time work, let there be available, by wise planning, part-time work, publicly or privately provided. But let us keep the Fifth Commandment.

Let every man and woman who becomes disabled or who reaches 60, and wishes to claim it for reasons satisfactory to himself or herself, have an assurance of at least \$50 a month as a federal contribution, the funds to be raised by the best-found form of general federal taxation, possibly through a gross income tax, as the Townsend Plan proposes, upon all.

The present national average of \$38 a month is shamefully inadequate. Then let the states add to this federal \$50 a month as they will. Then let us extend the present old age and survivors' insurance system to cover all employed workers and improve the plan so that all employed workers can build up larger retirement funds to which they contribute.

The present average of \$24 a month for single employees, \$40 a month for retired couples is grossly too little. This, of course, is all in addition to the \$50 federal contribution I mentioned. Private industry must expand and improve its own retirement plan and, of course, people must continue to make, to the limit of their ability, private insurance.

With all older people encouraged to work and aided in finding work, and with a system of public assistance and public and private insurance, such as I have mentioned, and with the intellectual, social, and spiritual values of all human existence emphasized as they should be, we can brighten the evening of life with satisfaction and success for every man and woman in our great land. (*Applause.*)

Moderator Peterson:

Thank you, Senator Pepper. And now we will hear from our next speaker, one of the country's leading industrialists, Mr. Marion B. Folsom, treasurer and director of the Eastman Kodak Company. His position as chairman of the Employee Benefits Committee of the National Association of Manufacturers makes him especially qualified to discuss the responsibility of industry to older workers. Mr. Folsom. (*Applause.*)

Mr. Folsom:

Mr. Chairman, I agree with my good friend, Senator Pepper, that the government has a responsibility, but I don't think I would agree with quite all he suggests.

The present federal old age insurance plan should be improved and extended to all employed persons. In recent years, many business concerns have adopted pension plans to help employees meet the financial problems of old age. Under these plans, long-service

workers can retire and receive a **monthly income** for life in addition to the benefits which they receive under Social Security.

We have a record of almost 7,000 company plans, and these companies employ about 10,000,000 workers. . Over 6,000 of these plans have been adopted since 1940, after the Social Security Act was passed. As a rule, they provide for a normal retirement age of 65. This does not, in most plans, mean compulsory retirement at that age. The exact date of retirement depends upon the individual's work, his health and ability, and employment conditions.

The cost of the plans are borne sometimes entirely by the company. In other cases, the employee contributes. The financing of pension plans has to be very carefully planned because they cover a long period, and payments increase rapidly for many years.

The Kodak Company adopted a pension plan in 1928. The next year, payments to retired employees amounted to \$12,000, with only a few employees retired. In 1938 payments amounted to \$250,000. This year—the 20th year of the plan—retired employees will receive over one million dollars. This cost will keep on increasing for many years. Our plan is insured. In recent years, we have been paying an insurance company over \$4,000,000 a year to build up an adequate fund to meet larger payments in the future.

Why does a business concern adopt a pension plan with heavy costs involved? A forceable, long-service, loyal employee is a concern's greatest asset, and a pension plan is an important factor in maintaining such a force. When a retirement occurs, a young employee is given an opportunity and if a supervisor retires, promotion may be given to several persons. Good management does not think it is fair or good business to let out a long-service employee, as they know he will have to take too drastic a reduction in his living standards.

An adequate pension plan also has a stimulating effect on morale as both young and older workers can look forward to retirement age with less worry about their economic security.

Why is a company plan necessary with Social Security? Most employees agree that it is sound to have this contributory old age insurance plan to provide a basic protection against dependent age. The company plans give additional pension so that the retired worker will not have to take too sharp a reduction in his living standards.

With his family grown, of course, he can live on less than in his younger years. While the two plans together give a good base retirement income, it is very important for the individual to accumulate savings during his work

lifetime to provide additional income.

Business concerns have two other problems in connection with the older workers. First, to survey their various occupations to see what jobs can be held efficiently by the older worker prior to retirement. Second, to help the employee prepare for his retirement so that he can more easily adjust to his changed situation. Thus, progress is being made toward meeting the financial problems of old age.

More concerns are adopting pension plans. Greater effort is being made to find suitable jobs for older workers prior to retirement. Thank you. (*Applause.*)

Moderator Peterson:

Thank you, Mr. Folsom. Our next speaker may be classified as a rugged individualist, Eugene J. Kenney, former assistant treasurer of the Standard Vacuum Oil Company of New York. He studied pension and retirement plans in Europe and the United States, and decided one day that a secure future was not for him, so he bought the Bernard's Inn, a country hotel right here in the Somerset hills in 1945, and started all over again.

Let him tell you how he feels about his future. I should say perhaps to our great listening audience that Mr. Kenney is a kind of monster with the snows of age slightly on his head and the pink

and white complexion of a youth. Mr. Kenney. (*Applause.*)

Mr. Kenney:

A doctor friend told me recently that the majority of his patients suffer from an anxiety complex. His waiting room is always filled, but I am not one of his patients.

For myself, I have adopted a very simple theory. One that works. I reason that if the future is designed to be unknown, why should I worry about it? Today, this very minute, is important. I try to live it as well as I can. That's my preparation for tomorrow.

To regain my freedom from fear, from regimentation, from the stifling effects of too much security, I had to abandon the multiple benefits I had accumulated in over twenty years as a company employee. I resigned, to operate my own enterprise, but I began to live again. My theory worked.

Too much security requires an explanation. I refer in particular to corporate pension plans, social security, old-age benefits in general. Senator Pepper and Mr. Folsom seem to feel that they are a panacea for all human ills. I feel that they are merely sugar-coated palliatives.

These schemes destroy the thrill of an unknown future; destroy it with promises of security seldom kept in full. You put in a few pennies a day—and out comes old-age security. It's a magic formula,

but when applied to human lives it produces inhuman results.

On a preselected retirement date, selected by the formula, you are expected to withdraw from a productive life. Whether you are ready or not doesn't matter. According to the plan, you are finished. You are the forgotten man, the retired pensioner.

Maybe it wouldn't be so bad if it were not for the terrific price you were required to pay over the years for the undeliverable security. Buried in the formula are all the costs, all the salaries, all the overhead involved in running these tremendous lotteries. You pay these costs in the end, and what a price for having someone plan your future for you! The failure of the promises is bad; the false sense of security they create is far worse.

Have you ever talked to a corporate employee as he approaches his retirement date? What is he doing? Working to achieve? Or merely waiting to collect his pension? Invariably, the latter. Why should he slave to produce? His future is all in the bag according to the plan.

That is surely a demoralizing state of mind. It hurts a man's integrity. It robs him of his vitality. He becomes a corporate tool, submissive to his job for fear of losing his pension. His purpose in life is gone. Only the pension is left.

Beware of thinking that a suc-

cessful old age can be planned for you by a formula designed by either government or industry. Neither Senator Pepper nor Mr. Folsom can guarantee the results in terms of happiness for you. They cannot prophesy. The real solution is for you to use the weapons of common sense and courage that your ancestors found so effective. Your good common sense will prevent you from being misled by promises of bigger and better social security. Your courage to fight for your precious birthright, your human dignity, will not let you surrender to the harsh regimentation of a formula. Realize and enjoy the fact that your responsibility for your future is yours and yours alone. (*Applause.*)

Moderator Peterson:

Thank you, Mr. Kenney. And now, Dr. Daniel A. Poling, editor, syndicated columnist, and president of the World's Christian Endeavor Union. I have long looked forward to meeting Dr. Poling, as one of my students at Rutgers 15 years ago was his son, one of the four heroic young chaplains who gave up their life preservers in the South Pacific that four others might live. That poignant event has recently been commemorated on a United States stamp. I remember that boy very well. His term paper was called, "The Return of Mystery." Dr. Poling, I'm glad to introduce you, sir. (*Applause.*)

Dr. Poling:

Mr. Chairman, I thank you, sir.

Senator Pepper has made the case for society's stake in the problem before us tonight. Mr. Folsom has faced the issue squarely for industry. I would look at life itself. Life begins not at forty. For you, life begins or may right where you are.

Some years ago, a friend of mine, E. Francis Hyde, who when we met was past eighty, had long since retired from his active interests but was still president of the American Bible Society. He continued in this relationship until his death at 95. Also, he was founder of New York's Philharmonic, and had been the organist of a great church before he was 15. From 15 to 90, he was both living and getting ready to live.

On his 90th birthday, I asked him this question, "Tell me, sir, your secret. How do you stay like this?" He grinned and replied, "Dominie, I never reminisce." And that was the answer! He had thought ahead, planned ahead, and now he concentrated on the things he had laid by against the time when he would be free to do them, matters ready for his age and experience. Mentally and spiritually he was eternal youth.

Among the last words of Charles Steinmetz, that gnome-like, gentle little man of General Electric, who stood taller than the giants, are

these, and I quote, "Great discoveries of the future will be in the realm of the spirit." That, men and women, is the elemental, imperative, timeless, but timely truth.

Man has unlocked the door to the mysteries. He holds in his hand the secret of the universe, and he is afraid, more afraid than he has ever been in all of human history before. No, he's not afraid of the bomb; he is afraid of himself. He's mastered the atom, but can he master himself? This is the number one, billion dollar, final question and the twentieth century ultimatum is, "Get the answer, little man. Get it or get out." That ultimatum is a bugle to those creative minds and spirits who stand at life's fresh beginnings.

What about keeping loneliness out of old age, and how can I provide against frustration and defeat in my old age? Eugene Kenney has given us his dramatic, if provocative, long-look answer. Well, here's another.

In Penney Farms, Florida, is the unique memorial community where one hundred couples, retired men and women, clergymen, missionaries, educators, and executives live a more abundant life. They are my friends. I watch them in their gardens, at their benches and desks and at their play. They have a hundred varied interests from chickens and fruit to golf and cheese; from poetry and art to stirring debates. I'm still training

to go after the crown of their horseshoe champion!

Definitely, life for these men and women begins right where they are. What is their secret? It has many facets, but here is the heart of it. That which gives peace of mind and the great assurance is the profound conviction that life in time and space is only life's beginning—that it is but the childhood of immortality. To those who possess it, men and women, this belief is more than a conviction however deep, and more than a faith however strong.

In our time, old age pensions, retirement incentives, and a growing partnership between youth and age are among society's imperatives. But greater than these when life's shadows fall is the conviction, aye, the experience, made vocal by Addison.

"The sun, himself, grows dim with age, and nations sink in years, but this shalt flourish in eternal youth, unhurt amidst the war of elements, the wreck of matter and the crash of worlds." (*Applause.*)

Moderator Peterson:

Thank you, Dr. Poling. I have known our interrogator, Dr. George Lawton, so long since our graduate days at Columbia University, that I am tempted to talk too freely about him. Let me simply say that he is a cautious gentleman who began to specialize in old age when he was still quite young. His splendid book *Aging*

Successfully, is soon to be followed by another, *Aging Creatively*.

Dr. George Lawton, our interrogator, is now ready with some leading questions for our four speakers, so gentlemen, if you'll join me here around the microphone, Dr. Lawton will address his first question to Mr. Pepper. Senator Pepper.

Dr. Lawton:

My profession brings me into contact with individual older men and women every day. They sit across the desk asking for a life to be rebuilt, or to be built for the first time.

If they could find a collective voice, they would say, "In order for us to age successfully we need to still belong to the community, to be important to it, to contribute to its work in life. We need a job or an activity to replace our jobs. It may be part-time, it may or may not bring in money, but it must bring in self-respect. We need friends. We need a modest income. We need a modest degree of health. We need a half-dozen forms of creative self-expression."

Drawing on my experience with these thousands of older men and women, I would say that the community should and will have to supply older persons with jobs, placement agencies, vocational and psychological guidance, retraining and rehabilitation facilities, nursing homes, suitable housing developments, schools for arts and

crafts, adult education institutes, marriage counselling services, and workers' cooperatives.

The four speakers, I feel, have told us more about how to be old than how to prepare to grow old successfully. If all their recommendations were put into effect tonight, many of the problems of older people, I'm afraid, would still be left largely unsatisfied. Age shines with use. I wish this point had been stressed more.

Senator Pepper, with the best motives in the world, are you not arguing for a tremendous increase in the financial burden on the state? If we postpone employment for the young and cut it off for the middle-aged, that means that those 25 to 45 have to support the young and the old. Should not the function of the government be that of helping people to help themselves?

Senator Pepper: Yes, Dr. Lawton, that's exactly what I proposed. Remember, the people will be the ones to pay the taxes to provide the funds, which would be distributed in the benefits which I enumerated—a minimum federal contribution, and I suggested \$50 a month, to those who would claim that amount, to be supplemented by any state distribution.

But the major part of the material subsistence which the older person would have to rely upon would be a fund to which he had contributed, or she had contributed,

during the working years of his or her life. It would be an insurance fund — one a public insurance fund; another a private insurance fund; and another a retirement benefit to which they would have contributed as well.

I do not neglect these important things you have mentioned, but there must be minimum physical subsistence provided for honorable old age.

Dr. Lawton: Mr. Folsom, you feel that the problem of old age is the problem of adequate pension. Can a person live by pension alone?

Mr. Folsom: No, of course not. But without funds to buy the necessities of life, the individual can't very well do and enjoy the other things. But with a pension as a base he might be in a position, if he prepares for it carefully, to do many of the things that you have listed and which are so necessary if a person is to live his old age successfully.

Dr. Lawton: Mr. Kenney is telling us how to become "more like me." He's an exceptional person. Mr. Kenney, do you believe that all persons are equally self-reliant, equally able to handle dog-eat-dog competition, to be self-employed, as you were at such a tender age?

Mr. Kenney: No, Dr. Lawton, I don't think they are. But if these people are better educated to the perils involved in having someone else plan their futures for them, I

think they would soon learn to be prepared to help themselves.

Moderator Peterson: Thank you, gentlemen. I'm sorry to break in now, but time does rush on madly. Thank you, Senator Pepper, Mr. Folson, Dr. Poling, Mr. Kenney, and Dr. Lawton. I want to thank also our host, the Somerset County Community Forum in Bound Brook, New Jersey. In a few moments we will go off the national hook-up so that the American Broadcasting Company can present important addresses from the Republican National Convention in Philadelphia. However, the Town Meeting will continue as usual for our audience here in Bound Brook.

* * *

Dr. Peterson: Dr. Lawton, the answers to your keen questions were hurried by certain events going on in Philadelphia. So, I think we'd better gather around the microphone again for a few moments. I believe you left out Dr. Poling entirely in your early questions. Dr. Lawton, take over.

Dr. Lawton: Dr. Poling, it seems to me you were projecting a composite old person who was very well-to-do, very secure in many ways, retired, and had very superior abilities. How would your program apply to ordinary old people?

Dr. Poling: Well, you see, Doctor, you didn't dare ask me that question when we were on the national hook-up! (*Laughter.*)

First, as to society's share in this problem, I associate myself with the practical recommendations that have been made here as to the obligation of society and as to the obligation of the public. Second, I think the spiritual principles I have presented apply to all.

And, finally, nearly all of the retired to whom I have referred began poor. They started at the bottom. They lived and worked, and at the same time got ready to live and work. That's the important thing. When they retired, they had but finished to begin. And today, right now, they live with the light of expectancy in their eyes. That's my answer.

Dr. Lawton: That's an excellent answer. I have a question for the Senator to consider. Would it not be better, instead of providing larger pensions, for the United States Employment Service to set up part of its program for older people, to enlarge the scope, so that more jobs can be found for people over 40 and 45?

Senator Pepper: Dr. Lawton, you will recall that I emphasized in my remarks that people should be aided in staying in their work continuing to labor, and also in finding work, either full-time or part-time. If nobody needed any help, you know, there wouldn't be any need for any pension. But there are some, who in spite of every effort that may be made to get them into good employment

will not be able to find such employment. There are some who, no matter how hard they may have labored in a long life, would not have a confidence in the evening of their life. They'll have to be

provided for some way, either by public or private charity or by some kind of provision that must be made by previous public arrangement.

The only thing I'm suggesting

THE SPEAKERS' COLUMN

MARION BAYARD FOLSOM—The treasurer of the Eastman Kodak Company since 1935, Mr. Folsom is vice chairman of the Committee for Economic Development, and is chairman of the Employee Benefits Committee of the National Association of Manufacturers. He is the author of articles on social insurance, industrial relations, and allied business subjects, and has served in various capacities on numerous committees. Born in McRae, Georgia, in 1893, he attended the University of Georgia, from which he graduated in 1912 with the A.B. degree, and two years later received the M.B.A. from Harvard University. Mr. Folsom that same year started to work for the Eastman Kodak Company and has been with that company ever since. In 1936, he was employer delegate from the U. S. to the International Labor Conference in Geneva. From 1942-45 he was a member of the Regional War Manpower Commission, and he was director of the House of Representatives Special Committee on Postwar Economic Policy and Planning for the 78th and 79th Congresses.

EUGENE J. KENNEY — Mr. Kenney is former assistant treasurer of the Standard Vacuum Oil Company of New York. He owns and operates Bernard's Inn in Bernardsville, New Jersey, and is president of the Bernardsville Chamber of Commerce.

GEORGE LAWTON—A psychologist, and an authority on old-age problems, Dr. Lawton is the author of the recent book, *Aging Successfully*. His forthcoming book is entitled *Aging Creatively*. He has written many magazine articles on subjects relating to psychology, especially on the problems of old age. The president of the Metropolitan New York Association of Applied Psychology, he has also been director of the Old Age Counseling Service of New York City.

CLAUDE DENSON PEPPER—United States Senator from Florida since 1936, Claude Pepper is a member of the Senate Labor and Public Welfare Committee. Born on a farm in Alabama in 1900, he had a common school education and taught school for a short time before going to college.

In 1921, he received his A.B. from the University of Alabama and in 1924, his L.L.B. from Harvard Law School. After one year of teaching law at the University of Arkansas he was admitted to the Florida bar in 1925, and set up a law office in Perry, Florida, where he practiced for five years. He then moved his office to Tallahassee where he practiced until he was elected to the United States Senate.

During the 1929 session of the Florida Legislature, Senator Pepper was a representative from Taylor County. At various times he has been a member of the Florida State Board of Public Welfare, the Florida State Board of Law Examiners, and the executive council of the Florida State Bar Association.

HOUSTON PETERSON—A noted educator and author, Dr. Peterson has been a public lecturer since 1926 and an educational broadcaster since 1943. He is professor of philosophy at Rutgers University.

Born in Fresno, California, in 1897, he attended Pomona College where he received his A.B. He became lecturer in philosophy in Columbia University in 1921, where he received both A.M. and Ph.D. degrees, and from 1929-34, he was lecturer in philosophy at Rutgers University, where he later became associate professor and, in 1938, professor. From 1938-46, Dr. Peterson was professor and head of the division of social philosophy of Cooper Union Forum.

The author and editor of several books, his latest is titled *Great Teachers* (1946).

DANIEL ALFRED POLING — Well-known as a clergyman, author and editor, Dr. Poling is president of the World's Christian Endeavor Union, and since 1936, has been pastor of the Baptist Temple in Philadelphia.

Dr. Poling was born in Portland, Oregon, in 1884. He has an A.B. and A.M. degree from Dallas (Oregon) College and also studied at Lafayette Seminary and at Ohio State University, and is the recipient of honorary degrees from many universities. He has written numerous books on religious and educational subjects and is a member of many groups of a religious or educational nature.

is that we provide the pension that will provide a minimum of existence to people generally in the same class throughout the country when they need these funds and others are not available, but I certainly subscribe to all these stirring things that have been said about the spiritual, and the intellectual, and the emotional side of life. All of us want to emphasize those great values, but at the same time we know that some provision must be made to keep people from humiliation, if not from hunger, and from poverty or the poorhouse in the end of their years. (*Applause.*)

Dr. Peterson: Dr. Poling nervously listened to that answer. Dr. Poling, would you like to have a word here, sir?

Dr. Poling: I certainly would. I wish to go along with Senator Pepper to say that always society has accepted responsibility for keeping food in the stomachs of, and a roof over the heads of, those who are not able in old age to take care of themselves, but these plans and practical recommendations tonight are the humane and the statesmanlike substitutes for that which was inadequate, incomplete, and unworthy generations ago. (*Applause.*)

Dr. Peterson: It might be fitting to put an interrogation to the interrogator. We've talked in a very broad and general way and I know from the warm-up period that

many of you want to come down to concrete, specific cases. We hear a great deal about the leisure time problems of old age and how they must all cultivate hobbies. I'm sick and tired personally of that word "hobbies." It always suggests to me somehow the accidental and the trivial. If I must spend my period from 80 to 100 with hobbies, I would like to be asleep most of the time. What do you think of that word "hobbies" as useful in this talk about old age, Dr. Lawton?

Dr. Lawton: I think it's only fitting that the interrogator should be interrogated. There are two things that I have spent my life fighting. One is the phrase "aging gracefully," and I hope you will never use it again but will substitute "aging successfully." The other is the word "hobby." Now a hobby ordinarily means something that you do to pass time away. For great many hobbies are not at all creative; they don't help an individual express himself. They simply pass time.

I know a man who built a viaduct with 18,000 matchsticks. It took him 8 to 10 years. That's an excellent way of passing time, you see, but I don't think it satisfies any real, deep emotional need of him. Now I think that certainly we're going to live longer and we had better learn to like it, whether we want to or not, and I think the working day will be reduced and if all of us are going to

all of the pensions that we're promised here, we will be doing very well financially. What are we going to do with that time? Well, leisure-time activities. But what?

Now I think the answer means a number of different things, and I said that we need about six or eight different forms of self-expression. We need things we can do indoors and outdoors, with people and alone, things that use all of our senses, that use our hands. Now, I could at this point go into details and talk to you about painting in oils, or weaving, or something else, or metalcraft for the men, but there is a great development of the adjustment of particular creative outlets to particular individuals, and without any intention of presenting a commercial, my next book, *Aging Creatively*, is devoted entirely to the creative life of older people. If people are going to live long, and if they're going to have time, and if their relationships with people are going to be reduced, what are they going to do with themselves? Well, the answer is to use their imagination and to project themselves into things that we call "forms of beauty."

Dr. Peterson: Thank you, Dr. Lawton. You see the implication of his point there. If we should survive the atomic bomb, and if the atomic energy and other forms of energy should be used for peace-time purposes, working hours will

be enormously limited. Then everybody will have that problem. Everybody will be in the condition of some of Senator Pepper's constituents in Florida now. (*Laughter.*) We won't all be in Florida, but we'll have a lot of time to kill, so we're going to be all old in that respect.

Now, how Mr. Kenney gets this extraordinary youth after 20 years working, as he would say, in "corporate slavery," — remember how he talked about corporate this and corporate that? I wonder if he hasn't some kind of special answer to this question. I don't know. He doesn't look old enough to me to answer it. What's your magic, Mr. Kenney? Once more.

Mr. Kenney: Well, I always like to ask another question when I can't answer one. But you know I have a rare opportunity tonight that I've never had in my life before, and that's to pick on a senator. So, I'm going to ask Senator Pepper just how he proposes to finance all these great schemes in the future. It seems to me that he's turning over a just god for a dollar god. I don't know what \$100 a month is going to buy next week. The only one that has given up the dollar completely is the corner grocer, as far as I can see. He has no use for it any more.

Senator Pepper: If Mr. Kenney will allow me, I'll read something here to him about the rugged individualist and give an ideal of it

before I answer his questions. I'm reading from an address made in Washington the other day by Dr. Clough, president of Winthrop Chemical Company. He tells us about a fellow who didn't need an old age pension.

He said, "This is the story of Christian Jacobson Dragonberg. Dragonberg was a Dane who lived to be 146 years of age. He went to sea when he was 13, took part in the wars of three kings against Sweden, served many nations in merchant navies, when nearly 70 was taken prisoner by Algerian pirates, was sold as a slave and escaped slavery after 15 years, and at 84 went to war again against Sweden. At 111, he married a woman of 60, outlived her, proposed at 130 to several women but was rejected. Mastering his disappointment, he lived on for 16 years. Described as being of impetuous temperament, he lived a life far from blameless, but in his last five years, from 141 to 146, exhibited a conduct 'quite respectable.'" (*Laughter and applause.*)

Dr. Peterson: Thank you, Senator. As a California Swede, I feel that I may get into that Dan tracks ultimately. Dr. Poling in a single sentence to contribute here now.

Dr. Poling: Well, I've listened to my distinguished associates tonight, and I am convinced that we take the proposals of Senator Pepper of Florida, and the recommendations of Mr. Folsom, you will have a balanced project and comprehensive answer to the question.

Dr. Peterson: Thank you, Dr. Poling. The Somerset County Community Forum has assembled a fine audience, an overflow audience, for us here in the Brook Brook High School Auditorium. Many of the members of the audience are now holding up number cards to indicate the person to whom their question is directed. Our assistants are in the aisles with portable microphones and our speakers will now take questions from the audience.

QUESTIONS, PLEASE!

Dr. Peterson: We'll start with a question for Mr. Folsom.

Man: Mr. Folsom, the abilities of our old people are great. Since economics is only half the story, why not educate the country to appreciate these old people?

Mr. Folsom: I think that should be done, but I don't know whether it's entirely the responsibility of industry. I mentioned that industry is now giving more attention to finding jobs for older persons and also trying to help them prepare for retirement. But your question would apply just as much to schools and the individual himself, the middle-aged, so that he can prepare himself for his own old age, and I don't think it's entirely the responsibility of industrial concerns.

Lady: This question is directed to Mr. Eugene Kenney. You undoubtedly had a salary, enabling you security in striking out for yourself. What about the low-salary man with a large family?

Mr. Kenney: The first part was right, probably, but I spent it very, very fast. It's all gone now. I think your question is very, very fair, though. Nevertheless, I think that to me and to most Americans human dignity is priceless, and to measure things by money, as I said a few moments ago, seems to me a great shame and a great pity, and I think we will soon see the

day when we are inclined to abandon the value we place on the dollar today. (*Applause.*)

Dr. Peterson: Thank you, Mr. Kenney. Now a question for Senator Pepper. Yes, sir.

Man: Senator Pepper, to what extent do you think the young people should carry the burden of supporting old folks?

Senator Pepper: Well, I think the young people should have no particular part of the burden that is disproportionate to their numbers and their contribution in the population.

I'm suggesting that we raise the Federal contribution, which is now \$30, possibly, a month, provided it is matched by \$20 a month from the states, up to a minimum of \$50 a month by the Federal government, available to every citizen in the same class. As it is now, the Federal government is willing and able to provide its \$30 to any state to make possible a total of \$50 to the old person in that state, but some of the states so little match the Federal contribution that the old person with great need, or the family that the lady spoke about there a moment ago, may not get but \$6 or \$8 a month, or \$12 or \$15 a month. How can they possibly live on such a figure?

So, since I've seen in the Senate the vast inequities and inequalities of what people in the same class

get over the country in the various states, and since we are all one nation in this great America, contributing to the Federal funds, I want to see a uniform Federal provision of, I suggest \$50 a month as a minimum, contributed to every individual who becomes totally disabled or who reaches the age of 60 and wishes to quit work or wishes to claim the amount of the \$50.

Now, then, I suggested, as you will recall, that those funds should be provided by the best discovered form of taxation. I mentioned the Townsend suggestion of the gross income tax, which has far more merit and virtue than many attribute to it. If the payroll tax is the best, why, well and good, but I'm thinking now of a tax that is paid by the whole population that earns, whether it be income tax or a form of gross income tax or whatever it may be, it'll be a tax contributed by the whole public. And so the young people will contribute only the share that they should contribute as income producers in the country. Does that answer your question?

Dr. Peterson: Thank you, Senator. Don't be intimidated by the doctor's degree of Dr. Poling and Dr. Lawton. The next question, however, will be for Mr. Folsom and then a question for Dr. Poling.

Man: What about a small storekeeper—a one-man storekeeper—

who calls himself small business who can't save for old age and who is also not entitled to Social Security and the other old age benefits?

Mr. Folsom: Well, I think the old age insurance plan, contributory old-age insurance plan, should be extended to cover the self-employed, the small storekeeper, the farmer, the professional man, and also it should be extended to cover domestic servants, farm workers, employees of nonprofit organizations, all of which are now excluded. But I recently served on an advisory council set up by the United States Senate to make recommendations about the old age security plan. There were twenty of us on that committee and we all agreed—after talking with all the experts—that there is no reason why this government plan should not now be extended to cover just the type of persons you mentioned and others who are not now covered. In other words, we think it should cover all employed persons.

Man: My question is addressed to Dr. Poling. What can I do at 32 in order to live successfully at 65?

Dr. Poling: If you're doing what you're doing now gainfully and worthily, and with a degree of satisfaction to yourself, that is exactly what you should do, but with your eye on the future, realizing that life begins where you

but that it steadily is improved, that it increases, and that when you are 60, that principle will still hold, and that life will begin for you then, and that it will be like that on into eternal life. That's the answer I have for you, sir. (*Applause.*)

Dr. Peterson: But Dr. Lawton doesn't think that's all the answer by any means and he's tremulously eager to come up. Dr. Lawton.

Dr. Lawton: I think that question is excellent. I think the answer would have to be supplemented to this degree. One of the great difficulties with old age is that most of our jobs require muscle and speed, and those jobs have a very high obsolescence rate. That is, by the time you are 40 or 50 you can't do work that requires a great deal of stamina and strength. Therefore, every young person in high school and college, or any young person who is going into work that is going to depend on speed and muscle, should have several auxiliary job skills.

Now, of course, the craftsman, the professional man, doesn't have to worry about what he will do when he's old. The lecturers, we can go on talking forever, you see, but if we had to lift things we might not be able to. So I think that that's a very important part of the preparation, and it's something that should be taken care of when people are young.

Dr. Peterson: Dr. Lawton, here's

another question directly for you, sir. No, we can't go on forever as lecturers, not on the air, Dr. Lawton. Yes, Madam?

Lady: Dr. Lawton, as an old age specialist, isn't the American tendency to recognize an arbitrary age at which old age begins causing furious dependence from some people and a justified resentment from others?

Dr. Lawton: That's an excellent question. This is the best country in the world in which to live long and the worst country in the world in which to grow old. There's a very essential contradiction. We suffer from a dreadful age-phobia. When we get to be 30, and when we tend to get toward 39 we have a terrible time. Women are afraid to get gray hair or to wear glasses, and men are afraid to get gray and to develop corporations because of what it may mean on their job. This is a country which worships youth, and we're here tonight to try to re-educate the American public and we hope you will carry out a different attitude. That's absolutely so. We hope it will be different.

Dr. Peterson: Thank you, Dr. Lawton. Now another question for Senator Pepper. We're afraid we won't get you up here—up North, Senator—for a long time.

Man: Senator Pepper, would not a national lottery assist in the cost of an increase in old age benefits?

Senator Pepper: Well, I'm afraid

it wouldn't be satisfactory to our moralist, Dr. Poling, here, and others who share his views.

Lady: Mr. Kenney, your theory of life sounds like Utopia, but what would industry do if all of us rebelled against regimentation, formulas, and old age pensions?

Mr. Kenney: I don't know why the pretty girls ask me all the hard questions! We were talking about that very subject coming over in the car from New York this afternoon. Unfortunately, I said that industry needs and must have people who don't rebel against anything. I think somebody hit me in the shins when I said that. But I don't think it need always be so. I think industry could grow as fast as its employees grew, and if they were educated to a better way of life, a better way of after-life, a better way to play, I think in the end there would be better employees, and better industry, too. I think the day will probably come when industry will take some steps to help its employees grow old gracefully.

Dr. Peterson: Thank you, Mr. Kenney. We have two questions for Senator Pepper standing here together and I hope that they will fuse within one second and ask a double question. Be on your guard, Senator. It's coming at you both ways.

Man: Senator Pepper, without hedging, how can you expect to

have anything left to carry private insurance after your cradle to grave program is financed by taxes?

Senator Pepper: Well, I think that the system that I spoke about will contribute to the prosperity of the country because it will also add to the purchasing power of the people. That will aid agriculture and industry. The total amount of the federal contribution that I spoke about a moment ago would probably be three or four billion dollars, and after that it would all be payroll insurance and contributions by the employer.

I think we'd have a wealthier country because today, when we've got a high income and high employment, we've got more prosperity than we've ever had. So I think that the purchasing power of the people is the key to the prosperity of the nation.

Man: Senator Pepper, I'm afraid this may take a longer answer but here it is: How can you assign \$50 as appropriate when each dollar in 1948 may be only 50 cents when you get it for retirement use? The dollar shrinks and expands with inflation and deflation.

Senator Pepper: You are undoubtedly correct in that fixed payments will have to be adjusted as the value of the dollar changes from time to time. We just voted in the closing days of the Congress an addition to the pay scale of federal employees. That is in

an effort to try to make up the diminishing value of the dollar or the lessening purchasing power of the people. Of course, an adjustment should be made as the value of the dollar changes.

Man: My question is to Mr. Folsom. How many industries have an adequate security program, and do you think that some sort of program can be set up for small business?

Mr. Folsom: Well, I mentioned a number of companies that have pension plans and they have been growing quite rapidly each year. It comes to, I think, about 7,000 companies, but, of course, there are many, many companies who do not have pension plans yet and they are probably not able to finance them, but I think the tendency is strong in that direction. It is very difficult for the small company, unless you happen to be in an industry. Some industries do set up plans in which the various companies in that industry can join, but basically most of those companies will probably have to depend on the governmental contributory old-age insurance plan. And I might say while I'm here, in answer to the question to Senator Pepper, that while I agree that we should have a better contributory old age plan, I'm not so very keen for the old age assistance plan, which is really a relief system.

Dr. Peterson: Thank you, Sena-

tor Pepper, Mr. Folsom, Dr. Poling, Mr. Kenney, and Dr. Lawton for a very stimulating discussion. And now we will hear first from Dr. Poling with a short summary of his views of tonight's question.

Dr. Poling: Thank you, sir. Life begins not at forty, I say, always for you life begins or may right where you are. Once I asked Colonel Anderson, who at 91 was the dean of American portrait artists, "Colonel, which is your greatest picture?" He stopped, looked over his glasses, feigned surprise and replied, "I'm ashamed of you. I haven't painted it yet." To those who possess it this belief is more than a conviction, however deep, and more than a faith, however strong. Men and women, it is an experience beyond debate. Life in time and space is but the beginning. It is indeed the childhood of our immortality. (*Applause.*)

Dr. Peterson: Thank you, Dr. Poling. And now, Mr. Kenney, please, for your brief summary.

Mr. Kenney: I plead for a better recognition of the fallacies inherent in today's old age planning, for an understanding of the failures present in every scheme that attempts to measure growing old successfully in terms of dollars. Once you are prepared to abandon today's schemes as cure-alls, and realize your future is up to you, then you can progress to an understanding of the real values

of life. Greater research into the problem, better education of the individual as to his future and his responsibility for it will produce the results we search for today. (*Applause.*)

Dr. Peterson: Thank you, Mr. Kenney. And now, Mr. Folsom, what is your final conclusion?

Mr. Folsom: I feel that progress is being made toward meeting the financial problems of old age. We know of over 7,000 business concerns with pension plans and they employ 10,000,000 workers. The number is growing rapidly. A greater effort is being made to find suitable jobs for the older worker prior to retirement. The urgent need now is to extend the governmental contributory plan to persons not now covered. If this is done, all employed persons will have a basic protection against dependent old age, and the individual can build upon this base to provide additional income. (*Applause.*)

Dr. Peterson: Thank you, Mr. Folsom. Senator Pepper, you have the last word but please, no filibustering. (*Laughter.*)

Senator Pepper: What we all seek is to make all human life rich and full and satisfying. That means we must administer to the many-sidedness of aging men and women. They must not only be honored but recognized for what they have been and what they are, and their experience and knowledge and capacity for leadership

must be called upon to the fullest. Of course, means consistent with sound principle must be found so that they shall have the physical necessities of life—food, shelter, clothes, care, yes, and the comforts to which a lifetime of labor entitles them. Above everything else, however, we must give them dignity, independence, and responsibility, with respect. Only when we have done all these things, shall we truly have honored our fathers and mothers.

Dr. Peterson: Once more, gentlemen, let me thank you for opening up a huge theme and starting us on our way to the answers. Senator Pepper, Mr. Folsom, Dr. Poling and Mr. Kenney, I, starting on my second half century salute you.

Announcer: From Bound Brook, New Jersey, Town Hall in cooperation with the American Broadcasting Company and its affiliated stations has presented another Town Meeting of the Air program. You have just heard a discussion of the economic and psychological problems of older workers. One concrete demonstration of what has been done in this direction is the current campaign of the Federal Employment Service, a free, non-sectarian guidance and placement agency, affiliated with the Federation of Jewish Philanthropies of New York. This employment service has been finding jobs for older workers, demon-

strating to employers the value of the older worker to industry, and educating workers to the necessity of preparing for vocational readjustments. During the past two months, placement in the older groups increased by 700 per cent but still the total needs of such persons in need of employment have not been met. What are you planning to do about this problem?

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